

## **COMPLAINTS HANDLING PROCEDURE**

Capital Com (UK) Ltd is authorised and regulated by the Financial Conduct Authority under Firm Reference Number 793714.

Our Internal Complaints Management Policy has been endorsed by our Board of Directors, which regularly reviews it alongside information on the number and nature of complaints that we receive.

In addition to this, we have established the following procedure for handling complaints from our customers.

Whilst we always endeavour to offer the best possible service to you, we recognise that you may on occasion feel dissatisfied with an aspect of our service. If this is ever the case, you should, in the first instance, contact our customer service team by email to the email address - [support@capital.com](mailto:support@capital.com) or by telephone on +44 20 8089 7893.

Most complaints can be resolved at this level.

When contacting our customer service team, please provide as much information as possible, including:

- your full name and account number;
- a clear description of the issue(s); and
- references to any additional relevant documentation, screenshots, etc.

Our customer service team will then endeavour to resolve your concerns as quickly as possible. If you are happy with the proposed resolution of your case, we will regard your complaint as resolved and provide you with a Summary Resolution Communication (**SRC**) by the **third business day** following the receipt of your complaint. The SRC will include the outcome of your complaint and inform you of your right to escalate your complaint to the Financial Ombudsman Service (**FOS**) where applicable.

If, however, our customer service team is unable to resolve your complaint to your satisfaction, your complaint will be raised to our Compliance department. Whilst every effort will be made to pass on the details of your complaint as fully and accurately as possible, you should ensure that the Compliance Department has all the facts and evidence available to you.

The compliance team can be contacted by email at:

[compliance.uk@capital.com](mailto:compliance.uk@capital.com)

or by post at:

Compliance Department, 4th Floor, 64-65 Vincent Square, London SW1P 2NU

Upon receipt, you will promptly be sent a written acknowledgement of your complaint by email. Additional information will be requested from you if it is needed. The Compliance Department will then keep you informed of the progress of their investigation.

Our Compliance Department will investigate your complaint competently, diligently and impartially to assess whether the Firm has acted fairly, within its rights and have met the Firm's contractual obligations.

Please note that, as per the Terms and Conditions that govern our relationship with you and dependent on the nature of your complaint, we may suspend trading on your account(s) while your complaint is being investigated. We will notify you should this be the case.

Within **eight weeks** of receiving your complaint the Compliance Department will send you either the Final Response or, if at that point we are unable to provide you with a Final Response, a written response that will explain the reasons for the delay in providing you with the Final Response, and an indication of the date by which the Compliance Department expects to provide you with it.

Our Final Response will review the relevant facts, findings and conclusions of our investigation and state whether your complaint has been upheld or rejected and, where appropriate, will offer redress and/or remedial action. If your complaint is rejected, we will explain the reasons for this.

If you are classified as a Retail Client, and in some instances as a Professional Client, you will have further recourse should you feel that your complaint has not been resolved satisfactorily, by our Compliance Department. In this event, you are able to refer your complaint to the FOS.

The FOS is an independent organisation established to resolve disputes between financial institutions and their customers. Our Compliance Department will provide you with all of their details and a copy of the standard explanatory leaflet in the Final Response.

A referral to the FOS must be made within **six months** of the date on which the Final Response is sent to you. Please also note that the FOS will not consider a complaint until the Firm has had the opportunity to address it. If you do not refer your complaint in time, the FOS will not have our permission to consider your complaint.

You may request a copy of the standard explanatory leaflet from the Financial Ombudsman Service directly:

Financial Ombudsman Service  
Exchange Tower  
London  
E14 9SR

Telephone: 0800 023 4567

Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

Website: <https://www.financial-ombudsman.org.uk/>